

A Winning Team

**Rural PPO
Program**



**The Department of Defense
Nonappropriated Fund
Health Benefits Program**



The Rural PPO Plan

You live in an area where you may enroll in the Traditional Choice® medical plan *or* the Rural PPO medical plan. The Rural PPO Program is identical to the Open Choice® PPO Plan currently offered to other Department of Defense NAF employees and features the same plan of benefits. With Open Choice and the Rural PPO, you have access to two benefit levels:

- **Preferred care benefits.** When you utilize a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Most services are covered in full after your copay, with no deductible. Preventive care services are covered at 100%. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you utilize physicians or hospitals that do not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

The Rural PPO Network

To provide PPO network access in your area, Aetna has contracted with two national network vendors – MultiPlan and the BCE Emergis Corporation (“Emergis”) formerly known as United Payors and United Providers (“UP & UP”). You can obtain a listing of physicians and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind®, Aetna’s online provider directory. To identify Rural PPO physicians and hospitals located in your area online, please use the special addresses below since Rural PPO doctors and hospitals are not displayed on Aetna’s standard version of DocFind:

- For the Emergis network:
www.aetna.com/docfind/custom/ruralppoupup
- For the MultiPlan network:
www.aetna.com/docfind/custom/ruralppomp

Each vendor covers a different geographic area. Please see the state and county listing on pages 3 and 4 to determine which vendor services your area. If you would rather have a printed version of the directory, please ask your supporting Human Resources Office for assistance.



How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans – the Open Choice plan with the Rural PPO network or Traditional Choice. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two plans.

Your Rural PPO Program ID Card

Once you enroll in the Rural PPO Program, you and each covered family member will receive a new medical plan ID card in the mail. Your ID card will display the logo of your Rural PPO network vendor – either Emergis or MultiPlan. This way, your doctor knows you are entitled to the preferred level of benefits under the plan and will collect the appropriate copay for your office visit or service and file your claim.

Important Note:

When you enroll in the Rural PPO Program, you will be assigned to either network vendor, Emergis or MultiPlan. The assignment to either vendor is based on your home zip code. Therefore, you will receive the preferred level of benefits when you receive care from physicians and hospitals that participate with the network vendor displayed on your ID card. For example, if Emergis appears on your ID card and you receive care from a MultiPlan participating doctor or hospital, you will receive the non-preferred level of benefits. Or, if MultiPlan appears on your ID card and you receive care from an Emergis participating doctor or hospital, you will receive the non-preferred level of benefits.

Emergency Care

If you enroll in the Rural PPO Program and have a medical emergency, go to the nearest hospital immediately and get the care you need. Then, call Member Services. Your benefits will be paid at 100% after a \$100 emergency room copay as long as it is a true emergency. If you are admitted to the hospital, you will not be required to pay the \$100 copay. If you use a hospital emergency room and it's not a true emergency, you must pay 50% of the cost.

A true medical emergency is a severe illness or accident that could lead to a serious risk to your health or to death if not treated immediately. Examples include bleeding that will not stop, compound bone fractures, loss of consciousness, stroke and severe chest pains.

Sometimes you need urgent – not emergency – care. A sprain or fever are examples of this situation. You should call your network provider in this case, so your care will be covered at the preferred level.

Care When Traveling Away From Home

If you enroll in the Rural PPO Program and need non-emergency medical care when you are away from home, please call Member Services to find out if providers in your Rural PPO vendor's network, or an alternative Aetna owned and managed network, are available to you. Your care will be covered at the preferred level of benefits if participating PPO physicians and hospitals are available.

Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for yourself and your family. Once your 2004 enrollment election is made, you will not be permitted to make changes until the next Open Enrollment Season or Plan Selection Period.

If you are currently enrolled in either Traditional Choice or the Rural PPO Program and wish to remain in that plan, do nothing. Your coverage will automatically continue under your current election. **However, if you wish to make a change for 2004, please visit your supporting Human Resources Office for enrollment instructions.**

If you are a new employee, enrolling for the first time, you may elect the Rural PPO Program or the Traditional Choice plan during the first 31 days of employment. Please follow the enrollment instructions provided by your supporting Human Resources Office.

Emergis Rural PPO Network Areas

Alabama

Barbour
Franklin

Alaska

Wrangell Petersburg

Arkansas

Ashley
Baxter
Bradley
Clark
Dallas
Desha
Drew
Fulton
Hempstead
Howard
Izard
Lincoln
Marion
Montgomery
Nevada
Newton
Pike
Polk
Searcy
Sevier
Union
Van Buren

California

Calaveras
Colusa
Del Norte
Glenn
Humboldt
Imperial
Lake
Lassen
Mariposa
Mendocino
Mono
Plumas
San Benito
Siskiyou
Tehama
Trinity

Colorado

Alamosa
Baca
Chaffee
Cheyenne
Conejos
Crowley
Delta
Eagle
Grand
Huerfano
Kit Carson
La Plata
Las Animas
Logan
Moffat
Montezuma
Montrose
Morgan
Otero
Phillips
Pitkin
Prowers
Rio Blanco
Rio Grande
Routt

Sedgwick
Summit
Washington

Florida

De Soto
Glades
Hamilton
Hardee
Hendry
Highlands
Jackson
Liberty
Madison
Monroe

Georgia

Bacon
Banks
Ben Hill
Berrien
Bleckley
Brantley
Brooks
Camden
Charlton
Colquitt
Cook
Crisp
Decatur
Dooly
Elbert
Emanuel
Fannin
Gilmer
Glynn
Greene
Habersham
Hancock
Hart
Jeff Davis
Johnson
Lowndes
Lumpkin
Macon
McIntosh
Meriwether
Miller
Murray
Putnam
Rabun
Schley
Screven
Stephens
Thomas
Tift
Toombs
Towns
Union
Ware
Wayne
White
Whitfield

Idaho

Benewah
Bonner
Clearwater
Idaho
Latah
Lemhi
Nez Perce

Illinois

Adams
Carroll
Cass
Clay
Cumberland
De Kalb
Douglas
Edwards
Gallatin
Henderson
Jo Daviess
Lawrence
Mason
Menard
Mercer
Moultrie
Piatt
Richland
Sangamon
Shelby
Stephenson
Wabash
Whiteside
Williamson

Indiana

Daviess
Dubois
Fayette
Jasper
Jennings
Knox
Martin
Orange
Parke
Perry
Pulaski
Ripley
Spencer
Starke

Kansas

Barber
Chase
Crawford
Finney
Ford
Gray
Greenwood
Harper
Kearny
Lyon
Morris
Morton
Osage
Pawnee
Scott
Seward
Sherman
Stevens

Kentucky

Boyle
Fleming
Garrard
Powell
Rockcastle
Rowan
Russell
Whitley

Massachusetts

Dukes
Nantucket

Michigan

Clare
Gladwin
Gratiot
Isabella
Lenawee
Mecosta
Osceola
Roscommon

Minnesota

Big Stone
Faribault
Fillmore
Grant
Hubbard
Kittson
Mahnommen
Nobles
Norman
Pennington
Pipestone
Roseau
Traverse
Wadena
Waseca
Watsonwan
Wilkin
Yellow Medicine

Mississippi

Jefferson
Pearl River
Smith
Tishomingo
Webster
Wilkinson
Winston
Yazoo

Missouri

Andrew
Atchison
Bates
Benton
Cape Girardeau
Cedar
Grundy
Harrison
Henry
Holt
Howell
Iron
Laclede
Oregon
Ozark
Schuyler
Shannon
Stone
Taney
Texas
Vermon

Montana

Big Horn
Broadwater
Cascade
Custer
Deer Lodge
Fergus
Flathead
Hill
Lewis and Clark
Missoula
Pondera
Ravalli
Rosebud
Sanders
Sheridan

Silver Bow
Stillwater
Teton
Valley

Nebraska

Brown
Cherry

Nevada

White Pine

New Hampshire

Sullivan

New Mexico

Colfax
Curry
De Baca
Guadalupe
Luna
McKinley
Mora
Quay
Rio Arriba
Roosevelt
San Miguel
Sierra
Socorro
Taos

New York

Clinton
Essex
Lewis
Otsego
Saint Lawrence
Schoharie

North Carolina

Alleghany
Ashe
Bertie
Bladen
Brunswick
Buncombe
Carteret
Caswell
Cherokee
Currituck
Dare
Duplin
Haywood
Hertford
Hoke
McDowell
Mitchell
Moore
Northampton
Pasquotank
Pender
Perquimans
Sampson
Scotland
Transylvania
Watauga
Wilkes
Yancey

North Dakota

Barnes
Bowman
Burleigh
Dickey
Emmons
Griggs
Kidder
LaMoure
McLean

Pembina
Ramsey
Ransom
Sargent
Steele
Walsh
Ward
Williams

Oklahoma

Alfalfa
Carter
Cotton
Harmon
Tillman
Woodward

Oregon

Baker
Coos
Klamath
Linn
Wallowa

Pennsylvania

Bedford
Elk
Juniata
Mifflin
Montour
Venango
Warren

South Carolina

Abbeville
Beaufort
Clarendon
Saluda

South Dakota

Beadle
Brookings
Brule
Codington
Day
Deuel
Fall River
Hughes
Kingsbury
Perkins
Roberts
Walworth

Tennessee

Bledsoe
Campbell
Claiborne
Fentress
Hardin
Hickman
Houston
Humphreys
Marshall
McMinn
Overton
Pickett
Rhea
Stewart

Texas

Armstrong
Bosque
Brazos
Brewster
Callahan
Castro
Childress
Cochran
Collingsworth

Comanche
Coryell
Dallam
Donley
Falls
Frio
Gaines
Gillespie
Goliad
Gonzales
Hall
Hansford
Hudspeth
Karnes
Kerr
Kimble
La Salle
Leon
Limestone
Lipscomb
Milam
Oldham
Parmer
Reeves
Refugio
San Augustine
Sutton
Uvalde
Val Verde
Webb
Wheeler
Winkler
Young

Utah

Emery
Uintah

Vermont

Addison
Bennington
Caledonia
Chittenden
Lamoille
Orleans
Rutland
Windham
Windsor

Virginia

Accomack
Danville City
Frederick
Halifax
Lynchburg City
Martinsville City
Mecklenburg
Pittsylvania

Wyoming

Albany
Carbon
Fremont
Goshen
Laramie
Natrona
Park
Sweetwater
Washakie

MultiPlan Rural PPO Network Areas

Alaska

Haines

Alabama

Butler
Crenshaw
Winston

Arizona

Clay
Columbia
Lafayette
Randolph

California

Modoc

Florida

Calhoun
Wakulla

Georgia

Sumter
Telfair

Illinois

Dewitt
Greene
Grundy
Kendall

Indiana

Crawford
Henry
Miami
Rush
Tipton

Kansas

Anderson
Bourbon
Brown
Cloud
Dickinson
Doniphan
Jackson
Jefferson
Lincoln
Linn
Marshall
Mitchell
Nemaha
Neosho
Norton
Ottawa
Pottawatomie
Pratt
Rawlins
Republic
Russell
Smith
Stafford
Thomas
Wabaunsee
Washington
Wilson
Woodson

Kentucky

Bath
Laurel
McCreary
Montgomery
Nicholas
Wayne
Wolfe

Louisiana

Avoyelles
Caldwell
Concordia
Franklin
La Salle
Morehouse
Rapides
Richland
Tensas
Vernon
West Carroll

Michigan

Alpena
Arenac
Branch
Charlevoix
Cheboygan
Emmet
Gogebic
Grand Traverse
Hillsdale
Houghton
Isosco
Lake
Mackinac
Manistee
Marquette
Mason
Menominee
Missaukee
Montmorency
Ogemaw
Osego
Presque Isle
Wexford

Minnesota

Cook
Dodge
Houston
Koochiching
Wabasha
Winona

Mississippi

Choctaw
Issaquena
Leake
Neshoba

Missouri

Carter
Davies
Dekalb
Dent
Dunklin
Gentry
Johnson
Nodaway
Pemiscot
Reynolds
Ripley
Stoddard
Worth

Nevada

Eureka

North Dakota

Grand Forks

Pennsylvania

Cameron
Centre
Clearfield
Forest
McKean
Potter
Tioga

South Carolina

Hampton
Oconee

South Dakota

Charles Mix
Davison
Gregory
Hutchinson
McCook
Miner
Moody

Tennessee

McNairy
Polk

Texas

Burleson
Coleman
Dimmit
Jack
Jones
Lampasas
Madison
Maverick
McCulloch
Nolan
Reagan
Robertson
Sabine
Swisher
Taylor
Trinity
Zapata

Virginia

Augusta
Brunswick
Clifton Forge City
Covington City
Culpeper
Harrisonburg City
Lexington City
Page
Rockingham
Shenandoah
Staunton City
Waynesboro City

West Virginia

Grant
Hampshire
Hardy
Mineral
Morgan
Pendleton
Webster

